

Fill in this information to identify the case:

Debtor Name Keith M. Scriven

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 22 - 11818 AMC

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: Jan/2023

Date report filed: 02/15/2023
MM / DD / YYYY

Line of business: Sales

NAISC code: 459920

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Keith M. Scriven

Original signature of responsible party

Printed name of responsible party Keith M. Scriven

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

- | | | | |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. Did you pay your employees on time? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

- | | | | |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Keith M. ScrivenCase number 22 - 11818 AMC

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 809.63

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 21,068.01**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 22,830.23**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ -1,762.22**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 303.40**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 0.00*(Exhibit E)*

Debtor Name Keith M. ScrivenCase number 22 - 11818 AMC**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 3,262.00
30. How much have you paid this month in other professional fees? \$
31. How much have you paid in total other professional fees since filing the case? \$

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>19,000.00</u>	—	\$ <u>21,068.01</u>	=	\$ <u>-2,068.01</u>
33. Cash disbursements	\$ <u>4,000.00</u>	—	\$ <u>22,830.23</u>	=	\$ <u>-18,830.23</u>
34. Net cash flow	\$ <u>15,000.00</u>	—	\$ <u>-1,762.22</u>	=	\$ <u>16,762.22</u>
35. Total projected cash receipts for the next month:					\$ <u>19,000.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>4,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>15,000.00</u>

Debtor Name Keith M. Scriven

Case number 22 - 11818 AMC

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Monthly Report (Jan/2023)

Keith M. Scriven Bankr. No. 22 - 11818 AMC

Addendum

Income

a)	Sales	\$21,068.00
b)	Interest	0.01
Total Revenue		21,068.01

Expenses

a)	advertising	511.87
b)	insurance	2,206.05
c)	taxes & fees	20.00
d)	materials	13,605.00
e)	office supplies	68.95
f)	utilities/telephone	239.68
g)	transportation	639.72
h)	bankruptcy filing	0.00
i)	other - KMS related	274.82
j)	other (return)	2,279.51
k)	other (TPS)	0.00
l)	mortgage	2,984.63
Total Expenses		22,830.23

Net Profit (Loss) (1,762.22)

Wells Fargo Everyday Checking

January 31, 2023 ■ Page 1 of 7



KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)
1007 N 6TH ST
PHILADELPHIA PA 19123-1406

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Statement period activity summary

Beginning balance on 1/1	\$801.64
Deposits/Additions	22,235.00
Withdrawals/Subtractions	- 22,830.23
Ending balance on 1/31	\$206.41

Account number: [REDACTED] 6767

KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

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Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/3		ATM Check Deposit on 01/03 70 Flanders Bartley Rd Flanders NJ 0003209 ATM ID 6753M Card 4006	3,000.00		
1/3		Online Transfer From Scriven K Way2Save Savings xxxxxx2339 Ref #1b0Hccw3rd on 01/03/23	7.00		
1/3		Purchase authorized on 12/30 Ppa on Street Kios Philadelphia PA S382364680199783 Card 4006		3.00	
1/3		Purchase authorized on 12/30 Jewelers Depot Philadelphia PA S582364687729007 Card 4006		488.00	
1/3		ATM Withdrawal authorized on 12/31 5810 Easton Rd Plumsteadvill PA 0003255 ATM ID 0087R Card 4006		280.00	
1/3		ATM Withdrawal authorized on 01/02 5810 Easton Rd Plumsteadvill PA 0003437 ATM ID 0087R Card 4006		20.00	3,017.64
1/4		RTP From Paypal on 01/04 Ref#20230104021000021P1Brjpm00100044061	1,775.00		
1/4		Purchase authorized on 01/03 NJ Transit Metropa Woodbridge to NJ S383003815738625 Card 4006		7.00	
1/4		Withdrawal Made In A Branch/Store		2,994.63	
1/4		ATM Withdrawal authorized on 01/04 601 Chestnut St Philadelphia PA 0003852 ATM ID 6560S Card 4006		880.00	
1/4		Purchase authorized on 01/04 USPS PO 41659401 615 Ches Philadelphia PA P383004782583996 Card 4006		4.60	906.41
1/5		Purchase authorized on 01/04 Wawa 294 Narberth PA S463004711211386 Card 4006		13.46	
1/5		Purchase authorized on 01/05 Gulf Linnett's Philadelphia PA P000000174812914 Card 4006		28.08	864.87
1/6		RTP From Paypal on 01/06 Ref#20230106021000021P1Brjpm00610055288	1,775.00		
1/6		Purchase authorized on 01/05 Paypal CA S463005471807350 Card 4006		400.00	
1/6		Purchase authorized on 01/05 19 Petroleum Phillipsburg NJ S463005784779063 Card 4006		60.00	2,179.87
1/9		Purchase authorized on 01/06 Belvidere Delta Belvidere NJ S383006482533292 Card 4006		20.40	
1/9		Recurring Payment authorized on 01/06 Dnh*Godaddy.Com 480-5058855 AZ S463006636481386 Card 4006		22.67	
1/9		Purchase authorized on 01/06 Ppa on Street Kios Philadelphia PA S303006711292053 Card 4006		2.00	
1/9		Recurring Payment authorized on 01/07 Vzwrlss*Bill Pay 800-9220204 CA S463007496967837 Card 4006		239.68	
1/9		Purchase authorized on 01/07 Wawa 294 Narberth PA P583007546188584 Card 4006		10.89	
1/9		Purchase authorized on 01/08 Wal-Mart #2604 Newton NJ P000000383023685 Card 4006		20.06	
1/9		ATM Withdrawal authorized on 01/09 307 Levering Mill Rd Bala Cynwyd PA 0000180 ATM ID 0174K Card 4006		200.00	1,664.17
1/10		RTP From Venmo on 01/10 Ref#20230110021000021P1Brjpm00050045463	294.75		
1/10		Purchase authorized on 01/08 Quick Chek Corpora Newton NJ S383008700711557 Card 4006		50.00	
1/10		ATM Withdrawal authorized on 01/10 5810 Easton Rd Plumsteadvill PA 0004502 ATM ID 0087R Card 4006		40.00	1,868.92
1/12		RTP From Paypal on 01/12 Ref#20230112021000021P1Brjpm00510030586	2,475.00		
1/12		ATM Withdrawal authorized on 01/12 1230 US Hwy 22 Phillipsburg NJ 0005393 ATM ID 6743S Card 4006		40.00	
1/12		Purchase authorized on 01/12 Fredon Deli Newton NJ P000000986977589 Card 4006		18.78	
1/12		First Insurance Insurance 900-97179808 Scriven, Keith M.		394.23	
1/12		First Insurance Insurance 900-97179691 Scriven, Keith M.		465.61	

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/12	<	Business to Business ACH Debit - Butrus & Whalon Payments 230111 10964430 Keith Scriven		569.00	2,856.30
1/13		Edeposit IN Branch/Store 01/13/23 03:04:15 Pm 307 Levering Mill Rd Bala Cynwyd PA 4006	7,500.00		
1/13		Purchase authorized on 01/11 Quick Ckek Food St Ringoes NJ S383011549324634 Card 4006		40.00	
1/13		Purchase authorized on 01/11 Hymie's Deli Merion Sta PA S303011855074695 Card 4006		17.60	
1/13		Cash eWithdrawal in Branch/Store 01/13/2023 12:05 Pm 307 Levering Mill Rd Bala Cynwyd PA 4006		2,400.00	7,898.70
1/17		Purchase authorized on 01/12 Hymie's Deli Merion Sta PA S463012594380455 Card 4006		38.04	
1/17		Purchase authorized on 01/13 Quick Chek Corpora Belvidere NJ S303013500415639 Card 4006		50.00	
1/17		Purchase authorized on 01/13 Cash App*Cj2Events 8774174551 CA S463013707582515 Card 4006		300.00	
1/17		Purchase authorized on 01/13 Ppa on Street Kios Philadelphia PA S583013750404135 Card 4006		1.50	
1/17		Purchase authorized on 01/13 Ppa on Street Kios Philadelphia PA S383013814682450 Card 4006		0.40	
1/17		Purchase authorized on 01/13 Campbells Place Philadelphia PA S303013820632176 Card 4006		14.00	
1/17		Purchase authorized on 01/13 Campbells Place Philadelphia PA S463014025781181 Card 4006		50.00	
1/17		Purchase authorized on 01/14 Venmo* VISA Direct NY S303014567295966 Card 4006		3,000.00	
1/17		Purchase authorized on 01/14 Tractor S 6719 Easton Bedminster PA P000000872698677 Card 4006		110.74	
1/17		Purchase authorized on 01/14 Tractor S 6719 Easton Bedminster PA P000000481696983 Card 4006		112.49	
1/17		Purchase authorized on 01/14 19 Petroleum Phillipsburg NJ S303014654867658 Card 4006		71.00	
1/17		Purchase authorized on 01/15 Keystone Health PI 800-275-2583 PA S303015562915775 Card 4006		174.21	
1/17		Purchase authorized on 01/16 Wine and Spirits 4614 Bala Cynwyd PA P000000689816433 Card 4006		16.53	
1/17		Purchase authorized on 01/17 Paypal *Melanieamarchan VISA Direct CA S303017538545114 Card 4006		1,879.51	
1/17		Purchase authorized on 01/17 Wawa 288 Pipersville PA P303017648430307 Card 4006		6.25	
1/17		Purchase authorized on 01/17 USPS PO 41659200 6907 Eas Pipersville PA P463017665393372 Card 4006		5.68	
1/17		Planet Fit Club Fees 2301305991921 215-710-8771		25.35	2,043.00
1/18		RTP From Paypal on 01/18 Ref#20230118021000021P1Brjpm00510029078	2,475.00		
1/18		Venmo Payment 230118 1024772977673 Keith Scriven		3,000.00	1,518.00
1/19		Purchase authorized on 01/17 Staples 0010 Narberth PA S383017473691584 Card 4006		7.00	
1/19	<	Business to Business ACH Debit - Butrus & Whalon Payments 230118 11040125 Keith Scriven		303.00	1,208.00
1/20		Purchase authorized on 01/18 Ppa on Street Kios Philadelphia PA S463018643266738 Card 4006		2.50	
1/20		Purchase authorized on 01/18 Ppa on Street Kios Philadelphia PA S303018705445531 Card 4006		0.75	
1/20		Purchase authorized on 01/19 Chili's Grill & Ba King of Pruss PA S583019634087192 Card 4006		58.08	
1/20		ATM Withdrawal authorized on 01/20 307 Levering Mill Rd Bala Cynwyd PA 0001864 ATM ID 0174K Card 4006		700.00	446.67
1/23		Instant Pmt From Venmo on 01/21 Ref#20230121021000021P1Brjpm00520019507	98.25		
1/23		Purchase authorized on 01/19 Ppa on Street Kios Philadelphia PA S303019556288777 Card 4006		0.50	

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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/23		Purchase authorized on 01/20 Ppa on Street Kios Philadelphia PA S583020694043764 Card 4006		0.75	
1/23		Recurring Payment authorized on 01/21 Zoom.US 888-799-96 WWW.Zoom.US CA S583021301353458 Card 4006		15.89	
1/23		Purchase authorized on 01/21 Tractor S 6719 Easton Bedminster PA P000000536627715 Card 4006		21.19	
1/23		Purchase authorized on 01/21 Quick Chek Corpora Belvidere NJ S303021553416537 Card 4006		53.59	
1/23		Purchase authorized on 01/21 Shoprite 125 Water St Newton NJ P000000931575307 Card 4006		13.86	
1/23		Purchase authorized on 01/21 Wal-Mart #2604 Newton NJ P000000976675477 Card 4006		18.46	
1/23		Recurring Payment authorized on 01/22 Dnh*Godaddy.Com 480-5058855 AZ S583022519947744 Card 4006		32.39	388.29
1/24		ATM Cash Deposit on 01/24 307 Levering Mill Rd Bala Cynwyd PA 0002428 ATM ID 0174K Card 4006	200.00		588.29
1/25		Instant Pmt From Paypal on 01/25 Ref#20230125021000021P1Brjpm00040035153	1,475.00		
1/25		Recurring Payment authorized on 01/24 Sxm*Siriusxm.Com/A 888-635-5144 NY S383024404255554 Card 4006		23.29	
1/25		Purchase authorized on 01/24 19 Petroleum Phillipsburg NJ S383024770648639 Card 4006		72.00	
1/25		Cash eWithdrawal in Branch/Store 01/25/2023 10:39 Am 307 Levering Mill Rd Bala Cynwyd PA 4006		1,300.00	668.00
1/27		ATM Transfer authorized on 01/27 From Keith M Scriven Savings 307 Levering Mill Rd Bala Cynwyd PA 0002908 ATM ID 0174K Card 4006	1,040.00		
1/27		Purchase authorized on 01/26 Cash App*Cj2Events 8774174551 CA S383026582885081 Card 4006		75.00	
1/27		ATM Withdrawal authorized on 01/27 307 Levering Mill Rd Bala Cynwyd PA 0002910 ATM ID 0174K Card 4006		1,000.00	633.00
1/30		Purchase authorized on 01/27 Quick Chek Corpora Belvidere NJ S303027484878811 Card 4006		70.00	
1/30		Purchase authorized on 01/28 Tst* Lebus East Fa Philadelphia PA S383028666420597 Card 4006		69.12	
1/30		Purchase authorized on 01/28 Tandy Leather #181 Philadelphia PA S583028701022786 Card 4006		69.77	
1/30		Purchase authorized on 01/29 Tractor S 135 Hampton Newton NJ P000000039343666 Card 4006		27.70	396.41
1/31		Online Transfer From Scriven K Way2Save Savings xxxxxx2339 Ref #Ib0HI5P3Bb on 01/31/23	120.00		
1/31		Purchase authorized on 01/30 Aic*Allst Veh&Prop 800-255-7828 IL S303030528865710 Card 4006		300.00	
1/31		Monthly Service Fee		10.00	206.41
Ending balance on 1/31					206.41
Totals			\$22,235.00	\$22,830.23	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Wells Fargo Way2Save® Savings

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KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)
1007 N 6TH ST
PHILADELPHIA PA 19123-1406

Questions?

Available by phone 24 hours a day, 7 days a week:
We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: [wellsfargo.com](https://www.wellsfargo.com)

Write: Wells Fargo Bank, N.A. (345)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Statement period activity summary

Beginning balance on 1/1	\$7.99
Deposits/Additions	1,481.00
Withdrawals/Subtractions	- 1,392.00
Ending balance on 1/31	\$96.99

Account number: [REDACTED] 2339

KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use:
Routing Number (RTN): 031000503

Interest summary

Interest paid this statement	\$0.01
Average collected balance	\$57.08
Annual percentage yield earned	0.21%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.01
Total interest paid in 2022	\$0.35

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Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
1/3	Online Transfer to Scriven K Everyday Checking xxxxxx6767 Ref #Ib0Hccw3rd on 01/03/23		7.00	0.99
1/27	Nationwide xxxxxxxxxx 337855011854364 Keith Scriven	1,480.99		
1/27	ATM Transfer authorized on 01/27 to Keith M Scriven Checking 307 Levering Mill Rd Bala Cynwyd PA 0002908 ATM ID 0174K Card 4006		1,040.00	441.98
1/30	ATM Withdrawal authorized on 01/28 74 Church St Flemington NJ 0009682 ATM ID 6865W Card 4006		140.00	301.98
1/31	Online Transfer to Scriven K Everyday Checking xxxxxx6767 Ref #Ib0HI5P3Bb on 01/31/23		120.00	
1/31	ATM Withdrawal authorized on 01/31 5810 Easton Rd Plumsteadvill PA 0007183 ATM ID 0087R Card 4006		80.00	
1/31	Interest Payment	0.01		
1/31	Monthly Service Fee		5.00	96.99
Ending balance on 1/31				96.99
Totals		\$1,481.00	\$1,392.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 01/01/2023 - 01/31/2023	Standard monthly service fee \$5.00	You paid \$5.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$300.00	\$0.99 <input type="checkbox"/>
• A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	0 - 24	<input type="checkbox"/>

AM/AM



IMPORTANT ACCOUNT INFORMATION

ATM Check Deposit Limit

Effective March 15, 2023, we are changing the following paragraph in the "Our right to decline deposits" subsection within the "Depositing Funds" section of the Deposit Account Agreement:

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to